



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**BHC Name** BERKSHIRE HILLS BANCORP, INC

**City/State** BOSTON, MA

## Bank Holding Company Information

Federal Reserve District: 1

Consolidated Assets (\$000): 11,585,711

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**BERKSHIRE HILLS BANCORP, INC**  
**60 STATE STREET**  
  
**BOSTON, MA 02109**

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BHC Name

City/State

## Summary Ratios

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	11,403,896			12,451,965			12,073,869			12,852,498			12,969,762		
Net income (\$000)	43,311			34,667			118,664			-533,017			97,450		
Number of BHCs in peer group	132			131			130			128			125		
	BHC	Peer #	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.69	2.67	48	2.47	2.65	32	2.46	2.60	36	2.51	2.77	27	2.87	3.01	36
+ Non-interest income	0.66	0.96	36	0.77	1.11	37	1.17	1.04	62	0.55	1.21	22	0.60	1.32	18
- Overhead expense	2.39	2.17	73	2.35	2.24	60	2.35	2.17	66	6.53	2.57	96	2.23	2.69	26
- Provision for credit losses	-0.07	0.09	6	0.10	-0.15	92	0	-0.09	69	0.59	0.51	62	0.27	0.15	82
+ Securities gains (losses)	0	0	70	0	0.01	26	0	0.01	23	0	0.02	6	0	0.01	50
+ Other tax equivalent adjustments	0	0	6	0	0	87	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.01	1.40	18	0.78	1.79	4	1.29	1.66	20	-4.10	1.04	3	1.01	1.56	11
Net operating income	0.76	1.06	18	0.56	1.36	6	0.98	1.26	19	-3.99	0.81	3	0.78	1.19	15
Net income	0.76	1.06	18	0.56	1.35	6	0.98	1.26	19	-4.15	0.82	3	0.75	1.19	13
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.13	3.12	51	2.99	3.14	38	2.93	3.06	38	3.50	3.55	44	4.41	4.41	52
Interest expense	0.22	0.24	54	0.39	0.27	75	0.33	0.25	74	0.78	0.52	79	1.23	1.08	67
Net interest income (tax equivalent)	2.91	2.88	48	2.60	2.85	30	2.60	2.80	33	2.72	3.01	26	3.18	3.33	36
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.09	0.08	63	0.37	0.13	90	0.28	0.11	90	0.54	0.27	81	0.34	0.21	76
Earnings coverage of net loan and lease losses (X)	16.36	-9.51	46	3.51	4.52	18	7.17	39.72	19	-9.19	22.91	5	4.79	24.40	21
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.27	1.17	66	1.59	1.39	72	1.55	1.23	79	1.52	1.58	51	0.67	0.83	36
Allowance for loan and lease losses / Total loans and leases	1.27	1.15	66	1.59	1.37	74	1.55	1.20	80	1.52	1.55	52	0.66	0.81	38
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.34	0.41	46	0.68	0.63	62	0.52	0.49	59	0.82	0.71	65	0.43	0.57	36
30-89 days past due loans and leases / Total loans and leases	0.46	0.32	75	0.22	0.27	55	0.58	0.32	83	0.22	0.39	30	0.25	0.43	32
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-2.38	3.09	27	-7.27	-1.82	31	-10.44	-2.33	25	1.62	3.20	49	18.90	14.45	68
Net short-term noncore funding dependence	-4.76	-1.79	27	-10.27	-8.21	39	-12.64	-7.71	28	-3.80	-4.76	50	12.22	3.38	76
Net loans and leases / Total assets	66.51	61.60	62	60.05	59.81	48	58.19	58.67	50	64.42	61.58	50	72.70	63.77	72
<b>Capitalization</b>															
Tier 1 leverage ratio	10.22	9.08	81	9.47	9.11	66	10.49	8.98	84	9.38	9.13	60	9.33	9.76	44
Holding company equity capital / Total assets	8.75	10.04	27	9.57	10.88	31	10.23	10.71	44	9.25	11.16	23	13.31	12.43	61
Total equity capital (including minority interest) / Total assets	8.75	10.14	25	9.57	11.01	28	10.23	10.82	42	9.25	11.29	21	13.31	12.57	60
Common equity tier 1 capital / Total risk-weighted assets	12.96	11.90	72	14.34	12.69	77	15.01	12.42	84	13.79	12.38	78	12.07	12.17	52
Net loans and leases / Equity capital (X)	7.60	6.22	77	6.27	5.51	68	5.69	5.53	55	6.96	5.58	76	5.46	5.21	60
Cash dividends / Net income	25.22	34	34	35.26	25.30	72	20.69	28.27	34		42.30		46.29	33.12	74
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets	-5.65	7.91	6	-6.04	9.29	2	-10	10.50	1	-2.84	16.68	2	8.20	9.26	60
Equity capital	-13.73	-0.29	18	0.97	9.31	6	-0.45	7.46	13	-32.46	6.99	2	13.24	10.49	74
Net loans and leases	4.50	11.87	30	-20.74	0.79	1	-18.70	3.36	1	-13.90	9.07	0	5.84	9.10	52
Noncore funding	-46.41	10.50	3	-55.03	-23.76	9	-59.57	-14.79	3	-35.51	-12.18	23	-20.21	6.59	14
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	17.03	11.61	73	6.34	11.05	46	6.31	10.95	46	6.26	13.56	41	4.22	13.04	38
Equity investment in subsidiaries / Equity capital	101.62	103.92	44	96.39	103.07	14	98.59	103.22	25	100.70	102.81	39	100.71	103.22	42
Cash from ops + noncash items + op expense / Op expense + dividends	440.03	116.54	94	573.07	130.64	95	385.67	154.48	93	110.44	147.24	34	189.76	190.27	56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	137,317	149,854	282,164	358,014	448,910	-8.37	-2.53
Income from lease financing receivables.....	0	0	0	0	16		-100.00
Fully taxable income on loans and leases.....	134,665	147,496	277,290	352,936	448,926	-8.70	-4.44
Tax-exempt income on loans and leases.....	2,652	2,358	4,874	5,078	0	12.47	
Estimated tax benefit on income on loans and leases.....	1,001	866	1,800	1,917	0	15.55	
Income on loans and leases (tax equivalent).....	138,318	150,720	283,964	359,931	448,926	-8.23	-1.85
Investment interest income (tax equivalent).....	25,481	24,652	48,373	51,721	60,753	3.36	-7.91
Interest on balances due from depository institutions.....	0	0	0	0	0		
Interest income on other earning assets.....	1,489	1,298	3,072	4,530	7,284	14.71	-22.97
Total interest income (tax equivalent).....	165,288	176,670	335,409	416,182	516,963	-6.44	-3.07
Interest on time deposits of \$250K or more.....	1,119	2,245	3,686	9,936	11,531	-50.16	-41.51
Interest on time deposits < \$250K.....	4,033	9,543	15,916	42,784	64,601	-57.74	-64.49
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	3,193	4,776	7,634	19,994	39,061	-33.14	-44.93
Interest on other borrowings and trading liabilities.....	811	3,800	5,272	14,950	23,728	-78.66	-88.75
Interest on subordinated debt and mandatory convertible securities.....	2,626	2,667	5,393	5,335	5,335	-1.54	-1.54
Total interest expense.....	11,782	23,031	37,901	92,999	144,256	-48.84	-59.29
Net interest income (tax equivalent).....	153,506	153,639	297,508	323,183	372,707	-0.09	8.42
Non-interest income.....	37,546	47,638	141,121	71,233	78,408	-21.18	-31.56
Adjusted operating income (tax equivalent).....	191,052	201,277	438,629	394,416	451,115	-5.08	-2.74
Overhead expense.....	136,245	146,257	283,323	838,633	288,649	-6.85	-5.20
Provision for credit losses.....	-4,000	6,500	-500	75,878	35,419		
Securities gains (losses).....	6	0	0	-5	61		-99.95
Other tax equivalent adjustments.....	-3	1	0	0	0		
Pretax net operating income (tax equivalent).....	57,511	48,318	155,365	-526,626	131,435	19.03	3.99
Applicable income taxes.....	11,117	10,497	30,357	-19,853	22,463	5.91	-25.88
Tax equivalent adjustments.....	3,083	3,154	6,344	6,402	7,451	-2.25	-40.18
Applicable income taxes (tax equivalent).....	14,200	13,651	36,701	-13,451	29,914	4.02	-29.54
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	43,311	34,667	118,664	-513,175	101,521	24.93	23.20
Discontinued operations, net of applicable income taxes.....	0	0	0	-19,842	-4,071		
Net income attributable to holding company.....	43,311	34,667	118,664	-533,017	97,450	24.93	23.20
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	43,311	34,667	118,664	-533,017	97,450	24.93	23.20
Investment securities income (tax equivalent).....	25,481	24,652	48,373	51,721	60,753	3.36	-7.91
US Treasury and agency securities (excluding mortgage-backed securities).....	710	352	672	997	723	101.70	1988.24
Mortgage-backed securities.....	16,347	13,675	27,771	27,974	30,962	19.54	21.70
All other securities.....	8,424	10,625	19,930	22,750	29,068	-20.71	-40.69
Cash dividends declared.....	10,921	12,224	24,553	36,564	45,107	-10.66	-27.31
Common.....	10,921	12,224	24,553	36,564	45,107	-10.66	-27.31
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.90	2.90	48	2.84	2.92	45	2.78	2.85	44	3.24	3.27	48	3.99	4	53
Less: Interest expense .....	0.21	0.22	54	0.37	0.25	77	0.31	0.23	73	0.72	0.48	79	1.11	0.98	66
Equals: Net interest income (tax equivalent) .....	2.69	2.67	48	2.47	2.65	32	2.46	2.60	36	2.51	2.77	27	2.87	3.01	36
Plus: Non-interest income .....	0.66	0.96	36	0.77	1.11	37	1.17	1.04	62	0.55	1.21	22	0.60	1.32	18
Equals: adjusted operating income (tax equivalent) .....	3.35	3.67	32	3.23	3.82	22	3.63	3.70	48	3.07	4.04	8	3.48	4.41	14
Less: Overhead expense .....	2.39	2.17	73	2.35	2.24	60	2.35	2.17	66	6.53	2.57	96	2.23	2.69	26
Less: Provision for credit losses .....	-0.07	0.09	6	0.10	-0.15	92	0	-0.09	69	0.59	0.51	62	0.27	0.15	82
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	72	0	0.01	27	0	0.01	23	0	0.02	6	0	0.01	50
Plus: other tax equivalent adjustments .....	0	0	6	0	0	87	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent) .....	1.01	1.40	18	0.78	1.79	4	1.29	1.66	20	-4.10	1.04	3	1.01	1.56	11
Less: Applicable income taxes (tax equivalent) .....	0.25	0.33	23	0.22	0.41	11	0.30	0.38	26	-0.10	0.23	3	0.23	0.36	15
Less: Minority interest .....	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income .....	0.76	1.06	18	0.56	1.36	6	0.98	1.26	19	-3.99	0.81	3	0.78	1.19	15
Plus: Net extraordinary items .....	0	0	50	0	0	49	0	0	50	-0.15	0	0	-0.03	0	0
Equals: Net income .....	0.76	1.06	18	0.56	1.35	6	0.98	1.26	19	-4.15	0.82	3	0.75	1.19	13
Memo: Net income (last four quarters) .....	1.10	1.12	49	0.57	1.25	8	0.98	1.26	19	-4.15	0.82	3	0.75	1.19	12
Net income—BHC and noncontrolling (minority) interest .....	0.76	1.07	16	0.56	1.37	5	0.98	1.27	18	-4.15	0.83	3	0.75	1.20	13
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	92.57	92.97	45	94.87	93.15	71	94.77	93.08	71	92.51	92.32	55	90.48	91.05	44
Average interest-bearing funds / Average assets .....	66.08	60.12	77	68.10	62.32	75	66.58	61.99	73	70.54	64.06	77	71.99	65.57	80
Interest income (tax equivalent) / Average earning assets .....	3.13	3.12	51	2.99	3.14	38	2.93	3.06	38	3.50	3.55	44	4.41	4.41	52
Interest expense / Average earning assets .....	0.22	0.24	54	0.39	0.27	75	0.33	0.25	74	0.78	0.52	79	1.23	1.08	67
Net interest income (tax equivalent) / Average earning assets .....	2.91	2.88	48	2.60	2.85	30	2.60	2.80	33	2.72	3.01	26	3.18	3.33	36
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.82	4.01	36	3.80	4.05	37	3.81	4.01	38	3.89	4.27	27	4.61	5.09	22
Interest-bearing bank balances .....	0	0.42	1	0	0.11	2	0	0.14	3	0	0.27	0	0	2.04	0
Federal funds sold and reverse repos .....	4.71	0.58	98	4.97	0.26	98	3	0.25	98	10.18	0.68	98	4.20	2.44	86
Trading assets .....	0.56	0.52	68	0.32	0.42	67	0.36	0.45	66	0.28	0.60	62	0.61	0.99	56
Total earning assets .....	3.07	3.09	46	2.94	3.11	37	2.88	3.04	35	3.45	3.51	41	4.34	4.36	50
Investment securities (tax equivalent) .....	1.95	1.85	61	2.25	1.80	83	2.15	1.77	78	2.89	2.25	90	3.42	2.76	89
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.67	1.22	11	1.41	1.28	62	1.19	1.14	53	1.97	1.75	62	2.39	2.32	64
Mortgage-backed securities .....	1.63	1.78	37	1.53	1.56	47	1.49	1.57	46	2.04	2.05	46	2.62	2.61	54
All other securities .....	4.37	2.82	88	5.19	2.91	92	4.88	2.81	90	5.26	3.24	91	5.67	4.06	87
Interest-bearing deposits .....	0.24	0.20	63	0.42	0.24	84	0.36	0.21	81	0.91	0.53	86	1.41	1.10	75
Time deposits of \$250K or more .....	0.60	0.50	68	0.87	0.76	61	0.78	0.66	68	1.61	1.42	65	1.73	1.96	28
Time deposits < \$250K .....	0.68	0.44	82	1.07	0.72	83	0.99	0.62	86	1.70	1.36	78	2.16	1.82	70
Other domestic deposits .....	0.11	0.17	40	0.17	0.17	61	0.14	0.15	55	0.40	0.36	63	0.87	0.93	48
Foreign deposits .....		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos .....		0.36		0	0.19	6	0	0.17	9		0.62			1.86	
Other borrowed funds and trading liabilities .....	0.63	1.24	21	1.49	1.31	58	1.41	1.27	56	1.59	1.50	54	1.96	2.38	24
All interest-bearing funds .....	0.31	0.36	45	0.54	0.40	73	0.47	0.37	70	1.03	0.74	80	1.54	1.49	62

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income	37,546	47,638	141,121	71,233	78,408
Fiduciary activities income	3,402	3,338	6,553	5,933	6,018
Service charges on deposit accounts - domestic	8,980	8,097	16,921	16,087	20,424
Trading revenue	204	2,026	3,479	2,697	-367
Investment banking fees and commissions	1,999	1,953	3,978	3,352	3,335
Insurance activities revenue	0	5,421	7,002	10,770	10,957
Venture capital revenue	0	0	0	0	0
Net servicing fees	866	1,947	4,202	1,633	3,416
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	6,847	9,246	72,127	11,214	13,262
Other non-interest income	15,248	15,610	26,859	19,547	21,363
Total overhead expenses	136,245	146,257	283,323	838,633	288,649
Personnel expense	74,914	75,306	149,566	146,790	139,968
Net occupancy expense	18,408	20,459	39,664	40,921	37,005
Goodwill impairment losses	0	0	0	553,762	0
Amortization expenses and impairment loss (other intangible assets)	2,573	2,616	5,201	6,182	5,783
Other operating expenses	40,350	47,876	88,892	90,978	105,893
Fee income on mutual funds and annuities	15	31	83	39	95
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,322	1,417	1,319	1,505	1,702
Average personnel expense per employee	56.67	53.14	113.39	97.53	82.24
Average assets per employee	8,626.25	8,787.55	9,153.81	8,539.87	7,620.31

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0.04	2.35	25	0.07	2.15	23	0.06	2.17	25	0.05	2.02	22	0.12	2.72	23
Overhead expenses / Net Interest Income + non-interest income	72.48	59.40	89	73.82	59.03	94	65.54	59.28	74	216.13	62.28	98	65.06	61.29	69
<b>Percent of Average Assets</b>															
Total overhead expense	2.39	2.17	73	2.35	2.24	60	2.35	2.17	66	6.53	2.57	96	2.23	2.69	26
Personnel expense	1.31	1.20	68	1.21	1.25	46	1.24	1.21	60	1.14	1.30	34	1.08	1.41	21
Net occupancy expense	0.32	0.22	87	0.33	0.24	84	0.33	0.23	86	0.32	0.26	72	0.29	0.28	57
Other operating expenses	0.75	0.72	69	0.81	0.73	72	0.78	0.72	68	5.06	0.94	96	0.86	0.97	50
Overhead less non-interest income	1.73	1.19	89	1.58	1.10	87	1.18	1.10	49	5.97	1.25	96	1.62	1.32	70
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	71.31	58.92	88	72.66	58.45	93	64.59	58.83	72	212.63	61.82	98	63.99	60.64	68
Personnel expense	39.21	32.65	83	37.41	33.10	70	34.10	32.93	51	37.22	32.36	79	31.03	32.39	38
Net occupancy expense	9.64	6.14	90	10.16	6.33	93	9.04	6.23	86	10.38	6.58	93	8.20	6.52	78
Other operating expenses	22.47	19.36	77	25.09	18.60	85	21.45	19.18	68	165.03	22.28	98	24.76	21.20	76
Total non-interest income	19.65	25.40	39	23.67	28.18	42	32.17	27.67	65	18.06	28.83	29	17.38	29.23	24
Fiduciary activities income	1.78	2.23	51	1.66	2.24	48	1.49	2.20	48	1.50	2.09	48	1.33	1.97	47
Service charges on domestic deposit accounts	4.70	3.45	67	4.02	3.19	65	3.86	3.27	57	4.08	3.27	65	4.53	3.88	61
Trading revenue	0.11	0.45	60	1.01	0.72	77	0.79	0.62	72	0.68	1.28	60	-0.08	1.18	4
Investment banking fees and commissions	1.05	2.25	42	0.97	2.52	38	0.91	2.58	37	0.85	2.46	37	0.74	3.54	33
Insurance activities revenue	0	0.36	13	2.69	0.37	94	1.60	0.36	87	2.73	0.41	91	2.43	0.47	91
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.45	1.38	54	0.97	0.55	79	0.96	0.60	77	0.41	0.01	79	0.76	0.28	83
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	3.58	1.51	86	4.59	3.83	68	16.44	3.30	96	2.84	3.92	55	2.94	1.86	72
Other non-interest income	7.98	9.09	50	7.76	9.26	51	6.12	9.27	31	4.96	9.65	25	4.74	10.04	17
Overhead less non-interest income	51.66	32.73	94	49	29.94	95	32.42	30.52	48	194.57	31.93	98	46.60	31.06	91
Applicable income taxes / Pretax net operating income (tax equivalent)	19.33	21.22	28	21.72	21.54	48	19.54	21.18	29		18.63		17.09	20.56	21
Applicable income tax + TE / Pretax net operating income + TE	24.69	23.38	67	28.25	23.10	92	23.62	22.67	67		21.18		22.76	23.23	43

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Assets**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	5,875,636	5,617,033	5,162,911	5,973,823	7,193,090	4.60	10.92
Commercial and industrial loans	1,398,280	1,383,383	1,245,867	1,909,343	1,796,171	1.08	15.02
Loans to individuals	266,629	193,517	161,910	259,666	417,970	37.78	-45.89
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	27	0	0	0	0		
Other loans and leases	263,941	298,620	261,269	257,034	264,516	-11.61	4646.29
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	7,804,513	7,492,553	6,831,957	8,399,866	9,671,747	4.16	11.32
Less: Allowance for loan and lease losses	99,021	119,044	106,094	127,302	63,575	-16.82	109.09
Net loans and leases	7,705,492	7,373,509	6,725,863	8,272,564	9,608,172	4.50	10.65
Debt securities that reprice or mature in over 1 year	2,171,486	2,204,160	2,381,006	2,066,035	1,583,732	-1.48	39.15
Mutual funds and equity securities	14,154	15,709	15,453	18,513	41,556	-9.90	-78.38
Subtotal	9,891,132	9,593,378	9,122,322	10,357,112	11,233,460	3.10	15.15
Interest-bearing bank balances	708,666	1,719,955	1,512,020	1,464,777	411,107	-58.80	3120.18
Federal funds sold and reverse repos	5,882	8,464	6,436	1,879	59,276	-30.51	314.52
Debt securities that reprice or mature within 1 year	128,145	102,138	133,081	94,288	85,801	25.46	133.01
Trading assets	65,700	121,714	87,882	169,459	90,959	-46.02	76.59
Total earning assets	10,799,525	11,545,649	10,861,741	12,087,515	11,880,603	-6.46	24.06
Non-interest-bearing cash and due from depository institutions	156,471	98,262	109,350	91,219	105,446	59.24	99.56
Premises, fixed assets, and leases	146,849	177,233	150,383	182,814	195,678	-17.14	58.55
Other real estate owned	0	85	0	149	1,734	-100.00	-100.00
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	482,961	458,380	436,482	479,810	1,033,463	5.36	-35.75
Total assets	11,585,711	12,279,479	11,557,851	12,841,403	13,216,924	-5.65	20.33
Quarterly average assets	11,281,404	12,424,930	11,451,858	12,456,261	13,278,596	-9.20	20.74
Average loans and leases (YTD)	7,235,759	7,934,925	7,449,817	9,252,398	9,729,930	-8.81	7.30
<b>Memoranda</b>							
Loans held-for-sale	1,062	6,494	6,110	17,748	169,319	-83.65	-99.27
Loans not held-for-sale	7,803,451	7,486,059	6,825,847	8,382,118	9,502,428	4.24	13.68
Real estate loans secured by 1-4 family	2,190,584	2,069,472	1,782,114	2,404,116	3,437,109	5.85	-18.07
Commercial real estate loans	3,684,656	3,546,358	3,379,657	3,567,340	3,751,949	3.90	40.46
Construction and land development	323,969	437,081	323,469	475,513	449,589	-25.88	-4.81
Multifamily	631,322	518,759	515,817	502,849	628,320	21.70	55.37
Nonfarm nonresidential	2,729,365	2,590,518	2,540,371	2,588,978	2,674,040	5.36	45.44
Real estate loans secured by farmland	396	1,203	1,140	2,367	4,032	-67.08	
Total investment securities	2,313,785	2,322,007	2,529,540	2,178,836	1,711,089	-0.35	37.64
U.S. Treasury securities	99,849	30,000	59,973	30,000	14,996	232.83	
US agency securities (excluding mortgage-backed securities)	14,973	20,954	18,217	23,790	26,192	-28.54	41.08
Municipal securities	337,926	377,091	361,568	347,962	381,798	-10.39	-11.50
Mortgage-backed securities	1,804,482	1,827,072	2,028,626	1,698,516	1,129,942	-1.24	54.74
Asset-backed securities	22	24	23	25	26	-8.33	-98.53
Other debt securities	42,379	51,157	45,680	60,030	116,579	-17.16	-23.54
Mutual funds and equity securities	14,154	15,709	15,453	18,513	41,556	-9.90	-78.38
Available-for-sale securities	1,697,019	1,640,512	1,877,585	1,695,232	1,311,555	3.44	27.60
U.S. Treasury securities	99,849	30,000	59,973	30,000	14,996	232.83	
US agency securities (excluding mortgage-backed securities)	14,973	20,954	18,217	23,790	26,192	-28.54	41.08
Municipal securities	65,163	85,641	77,177	97,803	110,137	-23.91	-47.72
Mortgage-backed securities	1,474,655	1,452,760	1,676,538	1,483,609	1,043,651	1.51	37.51
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	42,379	51,157	45,680	60,030	116,579	-17.16	-23.54
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-58,655	19,584	10,734	26,764	15,127		
Available-for-sale securities appreciation (depreciation)	-165,434	20,293	-4,193	41,255	14,138		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	392,981	347,005	309,203	582,785	347,815	13.25	-67.69

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	2,925,286	2,951,881	3,012,337	2,594,152	1,887,126	-0.90	147.54
NOW, ATS and transaction accounts .....	2,247,544	1,806,246	976,401	1,114,865	1,492,569	24.43	291.11
Time deposits less brokered deposits < \$250K .....	992,116	1,244,919	1,059,085	1,379,623	1,731,547	-20.31	-5.60
MMDA and other savings accounts .....	3,470,205	3,714,626	4,405,005	4,579,938	3,369,890	-6.58	41.02
Other non-interest-bearing deposits .....	0	0	0	0	0		
Core deposits .....	9,635,151	9,717,672	9,452,828	9,668,578	8,481,132	-0.85	82.90
Time deposits of \$250K or more .....	370,427	474,433	391,787	556,285	656,461	-21.92	10.59
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	0	0	0	0	0		
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	54,175	199,959	10,612	406,015	431,897	-72.91	-95.52
Other borrowings w/remaining maturity over 1 year .....	69,944	100,676	68,255	155,307	390,222	-30.53	-62.40
Brokered deposits < \$250K .....	112,874	358,411	228,068	610,644	1,201,360	-68.51	-89.88
Noncore funding .....	607,420	1,133,479	698,722	1,728,251	2,679,940	-46.41	-78.64
Trading liabilities .....	77,105	47,591	35,635	66,423	81,001	62.02	331.62
Subordinated notes and debentures + trust preferred securities .....	195,660	97,396	97,513	97,281	97,049	100.89	119.23
Other liabilities .....	56,325	107,952	90,718	93,097	119,238	-47.82	-59.98
Total liabilities .....	10,571,661	11,104,090	10,375,416	11,653,630	11,458,360	-4.79	26.45
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	66	68	68	68	70	-2.94	-5.71
Common stock .....	528	528	528	528	523	0.00	28.16
Common surplus .....	1,424,016	1,423,015	1,423,378	1,427,171	1,462,998	0.07	35.18
Retained earnings .....	-107,000	-210,994	-139,386	-233,344	361,082		
Accumulated other comprehensive income .....	-122,999	14,772	-3,243	30,871	11,993		
Other equity capital components .....	-180,561	-52,000	-98,910	-37,521	-78,102		
Total holding company equity capital .....	1,014,050	1,175,389	1,182,435	1,187,773	1,758,564	-13.73	-20.04
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	1,014,050	1,175,389	1,182,435	1,187,773	1,758,564	-13.73	-20.04
Total liabilities and capital .....	11,585,711	12,279,479	11,557,851	12,841,403	13,216,924	-5.65	20.33
<b>Memoranda</b>							
Non-interest-bearing deposits .....	2,925,286	2,951,881	3,012,337	2,594,152	1,887,126	-0.90	147.54
Interest-bearing deposits .....	7,193,166	7,598,635	7,060,346	8,241,355	8,451,827	-5.34	29.93
Total deposits .....	10,118,452	10,550,516	10,072,683	10,835,507	10,338,953	-4.10	50.62
Long-term debt that reprices within 1 year .....	3,998	10,000	5,969	10,000	9,942	-60.02	-0.05
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,182,435	1,187,773	1,187,773	1,758,564	1,552,918		
Accounting restatements .....	0	0	0	-24,380	0		
Net income .....	43,311	34,667	118,664	-533,017	97,450		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	3,276	2,022	3,377	4,765	3,875		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	84,295	20,750	68,712	473	52,746		
Changes incident to business combinations .....	0	0	0	0	176,711		
Less: Dividends declared .....	10,921	12,224	24,553	36,564	45,107		
Change in other comprehensive income .....	-119,756	-16,099	-34,114	18,878	25,463		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	1,014,050	1,175,389	1,182,435	1,187,773	1,758,564		

BHC Name

City/State

### Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	50.71	38.78	73	45.74	36.32	74	44.67	36.25	71	46.52	36.22	69	54.42	37.78	76
Commercial and industrial loans	12.07	11.05	60	11.27	12.25	50	10.78	10.76	59	14.87	13.52	58	13.59	12.02	61
Loans to individuals	2.30	3.52	57	1.58	3.48	52	1.40	3.36	52	2.02	3.40	55	3.16	4.20	56
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0	0.19	26	0	0.21	12	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases	2.28	4.45	36	2.43	4.22	38	2.26	4.47	34	2	4.63	27	2	5.01	26
Net loans and leases	66.51	61.60	62	60.05	59.81	48	58.19	58.67	50	64.42	61.58	50	72.70	63.77	72
Debt securities over 1 year	18.74	19.46	51	17.95	17.61	55	20.60	19.46	57	16.09	15.55	55	11.98	14.60	34
Mutual funds and equity securities	0.12	0.05	82	0.13	0.06	78	0.13	0.06	79	0.14	0.05	81	0.31	0.06	92
Subtotal	85.37	82.34	55	78.13	78.32	37	78.93	79.22	40	80.65	78.16	50	84.99	79.65	62
Interest-bearing bank balances	6.12	4.59	72	14.01	9.11	78	13.08	8.50	77	11.41	7.51	78	3.11	3.06	59
Federal funds sold and reverse repos	0.05	0.58	65	0.07	0.52	69	0.06	0.54	68	0.01	0.82	63	0.45	1.57	75
Debt securities 1 year or less	1.11	1.68	50	0.83	1.53	40	1.15	1.56	56	0.73	1.68	34	0.65	1.91	33
Trading assets	0.57	0.55	73	0.99	0.60	80	0.76	0.49	80	1.32	1.01	81	0.69	1.19	75
Total earning assets	93.21	90.95	74	94.02	91.43	78	93.98	91.77	74	94.13	91.05	88	89.89	89.53	53
Non-interest cash and due from depository institutions	1.35	1.01	78	0.80	1.01	34	0.95	0.82	64	0.71	1.07	21	0.80	1.14	23
Other real estate owned	0	0.01	11	0	0.02	20	0	0.01	9	0	0.02	20	0.01	0.03	38
All other assets	5.44	7.97	21	5.18	7.50	23	5.08	7.35	23	5.16	7.82	18	9.31	9.27	52
<b>Memoranda</b>															
Short-term investments	7.27	7.68	59	14.91	12.01	71	14.29	11.47	67	12.16	11.17	66	4.21	7.63	47
U.S. Treasury securities	0.86	1.96	47	0.24	1.08	50	0.52	1.47	52	0.23	0.84	59	0.11	1.03	45
US agency securities (excluding mortgage-backed securities)	0.13	0.84	38	0.17	0.77	39	0.16	0.82	38	0.19	0.63	44	0.20	0.54	48
Municipal securities	2.92	1.75	73	3.07	1.72	77	3.13	1.73	75	2.71	1.69	70	2.89	1.34	78
Mortgage-backed securities	15.57	13.68	63	14.88	12.97	61	17.55	14.14	68	13.23	11.75	56	8.55	11.44	34
Asset-backed securities	0	0.68	43	0	0.38	52	0	0.50	48	0	0.32	49	0	0.28	50
Other debt securities	0.37	0.52	57	0.42	0.52	59	0.40	0.53	55	0.47	0.42	65	0.88	0.39	79
Loans held-for-sale	0.01	0.35	24	0.05	0.42	31	0.05	0.55	35	0.14	0.52	34	1.28	0.39	86
Loans held for investment	67.35	61.41	66	60.96	59.85	50	59.06	58.06	51	65.27	61.72	54	71.90	63.50	72
Real estate loans secured by 1-4 family	18.91	12.26	81	16.85	11.69	73	15.42	11.46	71	18.72	11.91	79	26.01	13.29	90
Revolving	2.08	1.49	68	2.42	1.45	71	2.18	1.42	67	2.53	1.66	67	2.88	2.07	65
Closed-end, secured by first liens	16.56	10.40	81	14.12	9.84	73	12.94	9.67	70	15.83	9.81	81	22.64	10.69	89
Closed-end, secured by junior liens	0.27	0.18	79	0.32	0.20	81	0.30	0.17	83	0.37	0.22	79	0.49	0.28	80
Commercial real estate loans	31.80	24.34	66	28.88	22.48	63	29.24	22.69	67	27.78	22.22	62	28.39	22.23	57
Construction and land development	2.80	3.75	43	3.56	3.35	55	2.80	3.34	48	3.70	3.40	58	3.40	3.44	54
Multifamily	5.45	3.69	76	4.22	3.31	69	4.46	3.57	73	3.92	3.12	68	4.75	3.01	76
Nonfarm nonresidential	23.56	15.50	76	21.10	14.81	73	21.98	14.57	77	20.16	14.72	68	20.23	14.69	65
Real estate loans secured by farmland	0	0.35	24	0.01	0.34	29	0.01	0.30	32	0.02	0.33	34	0.03	0.36	38

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	75.29	62.08	70	74.97	59.66	78	75.57	61.05	72	71.12	57.15	72	74.37	57.46	73
Real estate loans secured by 1-4 family	28.07	20.31	75	27.62	19.82	73	26.08	19.86	68	28.62	19.43	82	35.54	20.75	90
Revolving	3.09	2.40	63	3.97	2.42	71	3.69	2.43	69	3.87	2.64	65	3.93	3.15	61
Closed-end	24.98	17.67	76	23.65	17.22	75	22.39	17.24	71	24.76	16.59	80	31.61	17.39	88
Commercial real estate loans	47.21	38.23	61	47.33	36.54	65	49.47	37.86	67	42.47	34.63	62	38.79	33.52	53
Construction and land development	4.15	5.97	42	5.83	5.50	56	4.73	5.65	50	5.66	5.26	58	4.65	5.09	53
1-4 family	0.02	1.34	13	0.04	1.11	14	0.03	1.18	15	0.07	0.93	18	0.18	0.94	30
Other	4.13	4.56	48	5.79	4.33	66	4.71	4.40	56	5.60	4.19	67	4.47	4.02	61
Multifamily	8.09	5.72	73	6.92	5.34	69	7.55	5.78	71	5.99	4.96	67	6.50	4.69	72
Nonfarm nonresidential	34.97	24.64	74	34.57	24.14	76	37.18	24.56	76	30.82	22.93	69	27.65	22.15	63
Owner-occupied	8.01	8.28	51	7.98	8.14	52	8.88	8.29	55	7.07	7.68	51	6.88	7.72	48
Other	26.97	16.13	84	26.59	15.71	88	28.31	15.94	87	23.75	14.95	81	20.77	14.34	72
Real estate loans secured by farmland	0.01	0.59	23	0.02	0.59	28	0.02	0.54	32	0.03	0.54	34	0.04	0.55	36
Loans to depository institutions and acceptances of other banks	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	17.92	18.46	54	18.46	20.98	50	18.24	18.86	54	22.73	22.17	55	18.57	19.53	51
Loans to individuals	3.42	6.27	57	2.58	6.28	51	2.37	6.24	51	3.09	6.13	53	4.32	7.13	53
Credit card loans	0	0.53	46	0	0.51	48	0	0.53	48	0	0.65	48	0	0.81	46
Agricultural loans	0	0.32	26	0	0.37	12	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases	3.38	8.30	33	3.99	8.03	41	3.82	8.75	37	3.06	9.09	27	2.73	9.85	25
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	475.66	407.54	59	443.14	383.17	55	401.55	391.81	46	471.01	381.27	67	576.60	391.26	82
Real estate loans secured by 1-4 family	177.34	130.40	76	163.27	124.52	70	138.61	126.06	61	189.56	125.03	76	275.52	138.18	91
Revolving	19.50	15.55	63	23.44	15.53	68	19.63	15.44	62	25.60	17.42	67	30.47	21.26	67
Closed-end	157.84	113.22	75	139.83	107.53	70	118.98	108.85	60	163.96	106.14	78	245.05	115.20	91
Commercial real estate loans	298.29	254.23	59	279.78	238.21	60	262.86	245.88	53	281.27	234.65	56	300.76	229.44	61
Construction and land development	26.23	38.88	41	34.48	35.52	53	25.16	35.95	43	37.49	35.62	57	36.04	34.95	55
1-4 family	0.13	8.60	13	0.23	7.06	12	0.16	7.42	13	0.43	6.34	18	1.38	6.61	33
Other	26.10	29.76	46	34.25	28.07	64	25	28.11	47	37.06	28.16	65	34.66	27.32	63
Multifamily	51.11	39.14	75	40.93	34.78	68	40.12	38.66	66	39.65	32.74	70	50.37	31.04	81
Nonfarm nonresidential	220.96	162.28	68	204.37	157.17	66	197.58	158.05	65	204.13	155.06	63	214.35	152.10	66
Owner-occupied	50.59	54.20	50	47.17	52.65	49	47.17	52.99	48	46.82	52.37	48	53.35	53.07	55
Other	170.37	106.54	79	157.20	102.08	79	150.41	102.54	76	157.31	100.54	75	161.01	97.41	75
Real estate loans secured by farmland	0.03	3.62	22	0.09	3.59	29	0.09	3.22	30	0.19	3.44	34	0.32	3.60	37
Loans to depository institutions and acceptances of other banks	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	113.20	115.10	54	109.14	127.07	45	96.90	114.45	46	150.54	139.91	54	143.98	122.02	63
Loans to individuals	21.58	35.52	55	15.27	35.29	51	12.59	34.55	46	20.47	37.47	53	33.50	43.51	57
Credit card loans	0.01	2.76	46	0.01	2.61	48	0.01	2.77	49	0.01	3.30	49	0.01	4.34	46
Agricultural loans	0	1.81	26	0	2.01	12	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases	21.37	50.19	33	23.56	46.75	35	20.32	51.06	28	20.27	49.54	28	21.20	52.44	26
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	39.21	30.64	69	39.35	28.84	75	40.59	30.07	71	35.40	27.32	70	31.91	26.45	61
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	247.72	203.71	63	232.61	187.37	63	215.70	195.33	56	234.45	183.76	63	247.41	178.57	69
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	298.30	261.50	56	279.78	244.59	55	262.87	252.85	52	281.27	240.85	53	300.76	236.10	59

BHC Name

City/State

# Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	7.27	7.68	59	14.91	12.01	71	14.29	11.47	67	12.16	11.17	66	4.21	7.63	47
Liquid assets	24.65	25.39	52	31.16	28.17	59	33.07	29.03	61	27.10	26.22	58	13.91	22.44	25
Investment securities	19.97	21.68	47	18.91	19.64	50	21.89	21.63	53	16.97	17.85	47	12.95	16.99	32
Net loans and leases	66.51	61.60	62	60.05	59.81	48	58.19	58.67	50	64.42	61.58	50	72.70	63.77	72
Net loans, leases and standby letters of credit	66.51	62.44	62	60.06	60.62	46	58.20	59.49	48	64.54	62.48	48	72.72	64.84	69
Core deposits	83.16	75.64	77	79.14	74.75	57	81.79	75.71	71	75.29	70.67	51	64.17	63.09	39
Noncore funding	5.24	10.86	33	9.23	10.89	53	6.05	10.30	38	13.46	14.13	62	20.28	19.36	65
Time deposits of \$250K or more	3.20	1.54	85	3.86	1.81	87	3.39	1.58	88	4.33	2.11	88	4.97	2.94	83
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.20	13	0	1.20	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-0.05	0.50	18	-0.07	0.52	18	-0.06	0.54	19	-0.01	0.54	19	-0.45	0.48	14
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.47	1.63	42	1.63	0.99	68	0.09	1	39	3.16	1.24	83	3.27	3.01	55
Earning assets that reprice within 1 year	40.49	36.16	60	46.95	38.93	71	46.19	37.37	75	41.75	39.38	51	36.44	39.29	38
Interest-bearing liabilities that reprice within 1 year	8.51	6.49	78	12.38	7.04	84	10.63	6.39	82	13.07	8.20	79	20.69	10.19	87
Long-term debt that reprices within 1 year	0.03	0.28	65	0.08	0.26	63	0.05	0.26	64	0.08	0.47	56	0.08	0.96	52
Net assets that reprice within 1 year	31.94	28.22	56	34.49	30.25	57	35.50	29.65	64	28.60	29.11	44	15.67	26.63	21
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-2.38	3.09	27	-7.27	-1.82	31	-10.44	-2.33	25	1.62	3.20	49	18.90	14.45	68
Net short-term noncore funding dependence	-4.76	-1.79	27	-10.27	-8.21	39	-12.64	-7.71	28	-3.80	-4.76	50	12.22	3.38	76
Short-term investment / Short-term noncore funding	226.85	166.36	72	216.62	284.81	56	331.43	273.46	69	133.70	184.19	48	28.83	77.77	39
Liquid assets - short-term noncore funding / Nonliquid assets	28.46	28.61	57	35.27	34.02	56	42.97	36.68	63	24.70	28.18	51	-0.80	16.97	16
Net loans and leases / Total deposits	76.15	76.80	48	69.89	74.66	37	66.77	72.79	36	76.35	79.43	39	92.93	90.31	53
Net loans and leases / Core deposits	79.97	82.80	49	75.88	81.17	44	71.15	78.25	40	85.56	88.34	52	113.29	103.93	74
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-5.09	-6.37	47	1.67	0.84	78	0.89	0.12	80	2.29	1.57	71	1.28	0.72	77
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-14.36	-13.54	44	1.73	1.94	53	-0.35	-0.25	45	3.53	4.31	50	1.19	1.36	51
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	26.04	23.58	48	28.67	13.42	75	25.16	14.28	72	21.35	11.38	71	20.92	12.67	64
Available-for-sale securities	73.34	74.56	50	70.65	84.66	25	74.23	83.77	28	77.80	87.23	27	76.65	85.40	30
U.S. Treasury securities	4.32	9.26	45	1.29	5.52	46	2.37	6.70	48	1.38	4.72	57	0.88	6.15	47
US agency securities (excluding mortgage-backed securities)	0.65	4.02	39	0.90	4.50	41	0.72	4.12	40	1.09	4.01	45	1.53	3.49	49
Municipal securities	14.60	8	74	16.24	8.87	75	14.29	8.22	71	15.97	9.83	74	22.31	7.75	84
Mortgage-backed securities	77.99	63.23	70	78.69	66.59	67	80.20	66.54	68	77.96	66.64	64	66.04	67.43	44
Asset-backed securities	0	3.36	43	0	2.05	52	0	2.50	48	0	1.91	49	0	1.66	49
Other debt securities	1.83	3.01	54	2.20	3.17	56	1.81	3.08	53	2.76	3.01	62	6.81	2.94	81
Mutual funds and equity securities	0.61	0.28	78	0.68	0.32	79	0.61	0.29	79	0.85	0.35	79	2.43	0.40	96
Debt securities 1 year or less	5.54	8.89	48	4.40	8.69	38	5.26	7.78	52	4.33	10.55	28	5.01	11.86	32
Debt securities 1 to 5 years	11.58	20.02	34	0.93	17.05	4	1.15	18.25	6	0.57	17.03	4	5.78	17.94	32
Debt securities over 5 years	82.27	68.75	71	93.99	72.17	92	92.98	71.11	90	94.25	69.86	90	86.78	66.02	76
Pledged securities	16.98	30.80	32	14.94	33.87	25	12.22	32.26	24	26.75	35.67	37	20.33	30.57	42
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-53.97	-31.70	29	74.10	51.37	66	5.80	27.98	40	180.65	183.32	62	223.97	26.69	95
Investment securities	-0.35	21.19	24	27.15	33.34	51	16.10	31.36	36	27.34	23.62	67	-6.50	11.75	11
Core deposits	-0.85	9.58	15	7.17	16.88	13	-2.23	16.94	3	14	26.88	11	20.04	11.23	79
Noncore funding	-46.41	10.50	3	-55.03	-23.76	9	-59.57	-14.79	3	-35.51	-12.18	23	-20.21	6.59	14

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	2,083,445	1,993,372	2,062,973	1,744,063	1,819,746
Commit: Secured commercial real estate loans	691,929	537,430	708,836	381,531	440,599
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	498	1,226	547	14,984	3,356
Commercial and similar letters of credit	68,450	107,143	116,707	19,431	12,321
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	148,514	131,636	139,042	83,161	138,631
Credit derivatives - notional amount (holding company as beneficiary)	178,251	221,838	181,938	243,701	176,509
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	326,765	131,636	139,042	83,161	138,631
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	984	3,664	6,377	11,544	237,412
Written options contracts (interest rate)	2,957	29,832	8,192	50,789	168,997
Purchased options contracts (interest rate)	0	10,690	0	10,690	0
Interest rate swaps	3,436,549	3,526,889	3,376,354	3,478,611	3,349,181
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	17.98	24.48	30	16.23	22.45	29	17.85	22.78	41	13.58	22.01	20	13.77	23.52	17
Standby letters of credit	0	0.66	5	0.01	0.67	3	0	0.65	3	0.12	0.71	9	0.03	0.84	7
Commercial and similar letters of credit	0.59	0.02	98	0.87	0.02	98	1.01	0.02	98	0.15	0.02	94	0.09	0.02	90
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	1.28	0.26	90	1.07	0.25	87	1.20	0.24	89	0.65	0.35	75	1.05	0.42	84
Credit derivatives - notional amount (holding company as beneficiary)	1.54	0.18	93	1.81	0.19	93	1.57	0.18	92	1.90	0.30	93	1.34	0.52	89
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	2.82	0.17	94	1.07	0.14	90	1.20	0.13	92	0.65	0.30	83	1.05	0.45	87
Derivative contracts	29.70	44.65	69	29.08	49.75	66	29.34	46.30	69	27.66	48.62	62	28.42	68.47	58
Interest rate contracts	29.70	32.11	72	29.08	35.96	68	29.34	32.46	71	27.66	34.36	65	28.42	47.31	62
Interest rate futures and forward contracts	0.01	3.60	27	0.03	5.17	33	0.06	3.25	32	0.09	6.21	31	1.80	10.67	71
Written options contracts (interest rate)	0.03	1.58	25	0.24	1.82	34	0.07	1.41	25	0.40	2.18	37	1.28	2.47	66
Purchased options contracts (interest rate)	0	1.48	23	0.09	1.33	50	0	1.31	23	0.08	1.46	48	0	2.65	22
Interest rate swaps	29.66	21.90	78	28.72	20.67	77	29.21	20.49	77	27.09	20.83	73	25.34	28.86	69
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	28.79	46.07	23	25.12	42.93	25	27.69	44.98	25	18.85	42.82	12	18.70	45.53	14

BHC Name

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## Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts	3,440,490	3,571,075	3,390,923	3,551,634	3,755,590
Interest rate contracts	3,440,490	3,571,075	3,390,923	3,551,634	3,755,590
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	984	3,664	6,377	11,544	237,412
Written options	2,957	29,832	8,192	50,789	168,997
Exchange-traded	0	0	0	0	0
Over-the-counter	2,957	29,832	8,192	50,789	168,997
Purchased options	0	10,690	0	10,690	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	10,690	0	10,690	0
Swaps	3,436,549	3,526,889	3,376,354	3,478,611	3,349,181
Held for trading	3,440,490	3,571,075	3,390,923	3,551,634	3,755,590
Interest rate contracts	3,440,490	3,571,075	3,390,923	3,551,634	3,755,590
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,921,593	3,715,266	3,578,824	3,597,742	3,515,146
One year or less	220,119	127,406	257,630	121,080	121,818
Over 1 year to 5 years	1,764,391	1,611,057	1,498,707	1,639,731	1,400,965
Over 5 years	1,937,083	1,976,803	1,822,487	1,836,931	1,992,363
Gross negative fair value (absolute value)	77,105	47,591	35,635	66,423	81,001
Gross positive fair value	58,660	112,861	79,394	159,751	80,190
Held for trading	58,660	112,861	79,394	159,751	80,190
Non-traded	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

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# Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts .....	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts .....	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
<b>Futures and forwards .....</b>															
Written options .....	0.03	9.78	19	0.10	12.57	21	0.19	11.16	19	0.33	14.05	17	6.32	13.49	45
Exchange-traded .....	0.09	5.78	17	0.84	7.49	23	0.24	6.28	17	1.43	8.18	28	4.50	5.91	55
Over-the-counter .....	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options .....	0.09	5.46	18	0.84	7.20	23	0.24	5.96	17	1.43	7.73	31	4.50	5.10	59
Exchange-traded .....	0	3.69	21	0.30	3.44	46	0	3.27	20	0.30	3.42	46	0	4.42	18
Over-the-counter .....	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Swaps .....	0	3.17	21	0.30	3.04	48	0	2.87	21	0.30	2.86	50	0	3.35	18
<b>Held for trading .....</b>															
Interest rate contracts .....	99.89	74.97	89	98.76	71.23	86	99.57	74.26	89	97.94	68.76	86	89.18	69.75	66
Foreign exchange contracts .....	100	37.98	96	100	40.60	96	100	40.42	97	100	43.53	96	100	44.16	97
Equity, commodity, and other contracts .....	100	31.52	96	100	34.42	96	100	34.15	97	100	36.62	96	100	37.24	97
<b>Non-traded .....</b>															
Interest rate contracts .....	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Foreign exchange contracts .....	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Equity, commodity, and other contracts .....	0	62.02	3	0	59.40	3	0	59.58	2	0	56.47	3	0	55.84	2
Interest rate contracts .....	0	57.94	3	0	56.19	4	0	56.71	3	0	53.82	3	0	52.22	2
Foreign exchange contracts .....	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts .....	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	113.98	93.09	93	104.04	91.87	86	105.54	92.53	89	101.30	91.48	83	93.60	93.86	33
Over 1 year to 5 years .....	6.40	31.78	27	3.57	28.05	21	7.60	27.56	30	3.41	32.05	15	3.24	32.17	15
Over 5 years .....	51.28	24.76	83	45.11	26.03	73	44.20	27.01	73	46.17	27.06	79	37.30	30.45	61
Gross negative fair value (absolute value) .....	56.30	27.14	80	55.36	30.08	76	53.75	29.89	75	51.72	29.56	75	53.05	28.09	76
Gross positive fair value .....	2.24	1.56	72	1.33	1.25	60	1.05	0.98	57	1.87	1.55	67	2.16	0.83	92
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	1.70	1.74	58	3.16	1.68	93	2.34	1.34	91	4.50	2.23	96	2.14	1.19	86
Gross positive fair value (X) .....	0.07	0.07	69	0.04	0.05	67	0.03	0.04	66	0.06	0.07	69	0.07	0.06	84
Held for trading (X) .....	0.05	0.08	65	0.10	0.07	77	0.07	0.05	77	0.14	0.09	80	0.07	0.07	77
Non-traded (X) .....	0.05	0.06	77	0.10	0.05	83	0.07	0.04	81	0.14	0.07	83	0.07	0.06	82
Current credit exposure (X) .....	0	0.02	4	0	0.01	5	0	0.01	5	0	0.02	4	0	0.01	5
Credit losses on derivative contracts .....	0	0.04	7	0	0.05	5	0	0.04	6	0	0.06	5	0	0.05	4
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0	0.54	6	0	0.63	5	0	0.46	5	0	0.85	5	0	0.73	4

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	106,094	127,302	127,302	63,575	61,469
Gross losses	7,639	18,708	31,018	57,721	36,553
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	4,556	3,976	10,311	8,005	3,240
Net losses	3,083	14,732	20,707	49,716	33,313
Provision for loan and lease losses	-3,990	6,474	-501	76,083	35,419
Adjustments	0	0	0	37,360	0
Ending balance	99,021	119,044	106,094	127,302	63,575
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.07	0.08	7	0.10	-0.14	90	0	-0.09	70	0.59	0.51	64	0.27	0.15	82
Provision for loan and lease losses / Average loans and leases	-0.11	0.14	9	0.16	-0.25	90	-0.01	-0.16	71	0.82	0.82	55	0.36	0.24	77
Provision for loan and lease losses / Net loan and lease losses	-129.42	198.72	17	43.95	77.32	71	-2.42	-105.48	62	153.04	487.86	10	106.32	130.58	42
Allowance for loan and lease losses / Total loans and leases not held for sale	1.27	1.17	66	1.59	1.39	72	1.55	1.23	79	1.52	1.58	51	0.67	0.83	36
Allowance for loan and lease losses / Total loans and leases	1.27	1.15	66	1.59	1.37	74	1.55	1.20	80	1.52	1.55	52	0.66	0.81	38
Allowance for loan and lease losses / Net loans and leases losses (X)	16.06	28.67	53	4.04	15.27	10	5.12	21.39	13	2.56	11.58	6	1.91	8.03	13
Allowance for loan and lease losses / Nonaccrual assets	368.33	413.77	57	234.68	318.67	43	300.33	364.13	53	185.02	299.17	32	160.38	218.72	51
ALLL / 90+ days past due + nonaccrual loans and leases	294.32	319.24	57	221.04	260.68	49	274.88	287.08	61	158.63	244.34	32	95.10	151.73	35
Gross loan and lease losses / Average loans and leases	0.21	0.16	68	0.47	0.22	87	0.42	0.19	89	0.62	0.34	81	0.38	0.28	73
Recoveries / Average loans and leases	0.13	0.07	81	0.10	0.08	66	0.14	0.08	83	0.09	0.07	69	0.03	0.08	30
Net losses / Average loans and leases	0.09	0.08	63	0.37	0.13	90	0.28	0.11	90	0.54	0.27	81	0.34	0.21	76
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	14.69	23.25	29	6.89	16.12	19	17.86	34.67	24	21.90	33.98	34	17.99	36.22	21
Earnings coverage of net loan and lease losses (X)	16.36	-9.51	46	3.51	4.52	18	7.17	39.72	19	-9.19	22.91	5	4.79	24.40	21

#### Net Loan and Lease Losses By Type

Real estate loans	0.11	-0.01	96	0.33	0.03	96	0.26	0.02	96	0.51	0.04	97	0.11	0.01	96
Real estate loans secured by 1-4 family	-0.04	-0.02	26	-0.04	-0.01	25	-0.01	-0.02	43	0.31	0.01	97	0.05	0.01	86
Revolving	-0.20	-0.08	15	0.14	-0.05	92	0	-0.07	60	0.23	0.01	91	0.18	0.02	90
Closed-end	-0.02	-0.02	35	-0.07	-0.01	7	-0.02	-0.01	39	0.32	0	97	0.03	0	85
Commercial real estate loans	0.20	0	96	0.54	0.05	98	0.41	0.04	97	0.65	0.07	97	0.16	0.01	95
Construction and land development	0	-0.02	73	0	0	64	0	0	64	0.18	0	94	0	-0.01	60
1-4 family	0	0	60	0	0	57	0	0	57	0	0	59	0	0	55
Other	0	-0.01	71	0	-0.01	63	0	0	64	0.18	0	95	0	-0.01	61
Multifamily	0	0	58	0.03	0.01	88	0.05	0.01	87	0.02	0	91	0.13	0	97
Nonfarm nonresidential	0.27	0	97	0.73	0.07	99	0.53	0.05	97	0.86	0.11	97	0.19	0.02	95
Owner-occupied	0.01	0	87	0.04	0.01	86	0.06	0.01	89	0.34	0.02	98	0.19	0.01	98
Other	0.26	0	98	0.69	0.06	99	0.47	0.04	97	0.52	0.08	92	-0.01	0.01	14
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	-0.07	0.10	14	0.72	0.20	90	0.50	0.17	89	0.89	0.47	82	1.28	0.37	94
Loans to individuals	0.23	0.65	26	0.60	0.78	53	0.60	0.71	55	0.79	1.13	50	0.66	1.17	36
Credit card loans	0	1.99	8	0	2.18	8	0	1.84	6	0	2.92	9	0	3.11	7
Agricultural loans	0	0.01	53	0.03			0.02			0.19			0.08		
Loans to foreign governments and institutions	0	0		0	0		0	0		0	0		0	0	
Other loans and leases	0	0.14	31	0	0.08	37	0	0.10	32	0	0.15	25	0	0.15	22

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	36,184	16,790	39,863	18,073	24,004
90+ days past due loans and leases	6,760	3,129	3,270	11,450	27,214
Nonaccrual loans and leases	26,884	50,727	35,326	68,803	39,640
Total past due and nonaccrual loans and leases	69,828	70,646	78,459	98,326	90,858
<b>Restructured</b>					
Restructured 30-89 days past due	0	0	0	49	0
Restructured 90+ days past due	36	36	36	0	0
Restructured nonaccrual	827	13,466	9,794	2,176	11,463
Total restructured loans and leases	863	13,502	9,830	2,225	11,463
<b>Loans Held for Sale</b>					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	9,362	22,956	17,272	18,368	7,853
Other real estate owned	0	85	0	149	1,734
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.46	0.32	75	0.22	0.27	55	0.58	0.32	83	0.22	0.39	30	0.25	0.43	32
90+ days past due loans and leases	0.09	0.09	69	0.04	0.10	58	0.05	0.10	58	0.14	0.12	73	0.28	0.15	81
Nonaccrual loans and leases	0.34	0.38	50	0.68	0.58	67	0.52	0.46	62	0.82	0.66	69	0.41	0.51	40
90+ days past due and nonaccrual loans and leases	0.43	0.53	50	0.72	0.73	57	0.56	0.62	51	0.96	0.85	69	0.69	0.71	53
<b>Restructured</b>															
30-89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	36	0	0.01	13
90+ days past due restructured	0	0	70	0	0	68	0	0	67	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.01	0.09	19	0.18	0.12	72	0.14	0.10	70	0.03	0.13	21	0.12	0.14	54
30-89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.46	0.32	75	0.22	0.27	55	0.58	0.32	83	0.22	0.40	30	0.25	0.43	32
90+ days past due assets	0.09	0.10	69	0.04	0.10	57	0.05	0.10	58	0.14	0.12	73	0.28	0.15	81
Nonaccrual assets	0.34	0.39	50	0.68	0.59	67	0.52	0.47	62	0.82	0.67	68	0.41	0.53	40
30+ days past due and nonaccrual assets	0.89	0.88	61	0.94	1.04	51	1.15	0.97	70	1.17	1.29	54	0.94	1.19	49
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.29	0.32	57	0.44	0.43	59	0.33	0.36	55	0.62	0.52	68	0.51	0.44	62
90+ days past due and nonaccrual assets + other real estate owned	0.29	0.34	56	0.44	0.46	55	0.33	0.37	54	0.63	0.55	65	0.52	0.48	60
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.31	0.38	52	0.60	0.52	64	0.46	0.41	63	0.68	0.60	65	0.37	0.53	33
Allowance for loan and lease losses	36.64	57.44	35	62	67.93	55	49.61	62.64	48	68.63	66.66	60	77.43	115.41	34
Equity capital + allowance for loan and lease losses	3.26	3.52	53	5.70	4.43	71	4.08	3.60	63	6.64	4.97	75	2.70	4.28	32
Tier 1 capital + allowance for loan and lease losses	2.90	3.97	42	5.71	5.28	62	4.03	4.30	54	6.75	6.05	63	3.95	5.65	36
Loans and leases + other real estate owned	0.46	0.63	45	0.99	0.88	62	0.77	0.71	61	1.04	0.97	60	0.51	0.85	25

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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### Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.56	0.26	84	0.16	0.24	44	0.68	0.26	90	0.15	0.39	21	0.14	0.38	20
90+ days past due .....	0.08	0.11	71	0.05	0.12	65	0.06	0.12	69	0.18	0.16	78	0.17	0.16	74
Nonaccrual .....	0.35	0.45	48	0.67	0.65	59	0.50	0.52	58	0.85	0.76	66	0.36	0.46	45
Commercial and industrial															
30–89 days past due .....	0.10	0.28	27	0.45	0.17	89	0.27	0.24	66	0.34	0.23	78	0.44	0.31	74
90+ days past due .....	0.14	0.03	87	0	0.02	34	0	0.04	37	0.03	0.03	67	0.85	0.05	96
Nonaccrual .....	0.35	0.46	48	0.69	0.64	63	0.54	0.57	58	0.67	0.75	51	0.38	0.83	29
Individuals															
30–89 days past due .....	0.57	0.70	44	0.75	0.55	75	0.96	0.63	75	1.07	0.83	73	1.34	0.83	77
90+ days past due .....	0.04	0.07	59	0	0.07	18	0	0.09	45	0	0.14	19	0	0.17	16
Nonaccrual .....	0.54	0.18	84	1.90	0.18	95	1.63	0.17	95	1.98	0.28	93	0.68	0.17	92
Depository institution loans															
30–89 days past due .....		0.01			0			0.01			0			0	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.01			0			0			0			0	
Agricultural															
30–89 days past due .....	0	0.10	29		0.16			0.07			0.17			0.24	
90+ days past due .....	0	0	44		0			0			0			0	
Nonaccrual .....	0	0.36	27		0.69			0.70			0.49			0.67	
Foreign governments															
30–89 days past due .....		0			0.01			0.50			0			0.07	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.18			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due .....	0.02	0.11	56	0.05	0.11	58	0.01	0.12	41	0	0.18	15	0.09	0.20	51
90+ days past due .....	0.03	0.01	88	0.03	0.01	89	0	0.01	34	0	0.01	33	0	0.01	30
Nonaccrual .....	0	0.07	50	0	0.13	22	0	0.09	45	0	0.15	19	1.63	0.13	98

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.36	0.39	60	0.21	0.35	44	0.45	0.46	57	0.28	0.65	24	0.16	0.67	9
	90+ days past due	0.16	0.22	73	0.10	0.27	66	0.17	0.24	73	0.07	0.33	60	0.14	0.31	66
	Nonaccrual	0.57	0.61	58	0.62	0.82	45	0.71	0.71	59	0.56	0.89	35	0.24	0.73	14
Revolving	30-89 days past due	0.44	0.26	76	0.21	0.29	42	0.15	0.28	37	0.38	0.48	46	0.20	0.45	24
	90+ days past due	0.10	0.02	87	0.05	0.02	82	0.10	0.02	87	0.07	0.03	81	0.06	0.05	71
	Nonaccrual	0.63	1.15	59	0.85	1.05	60	0.75	1.18	60	0.90	1.13	61	0.47	1	38
Closed-end	30-89 days past due	0.35	0.42	58	0.21	0.36	45	0.50	0.49	64	0.27	0.65	24	0.15	0.70	10
	90+ days past due	0.17	0.25	74	0.11	0.29	70	0.18	0.26	72	0.07	0.38	58	0.16	0.35	66
	Nonaccrual	0.57	0.60	60	0.58	0.77	44	0.70	0.67	60	0.50	0.87	34	0.21	0.70	14
Junior lien	30-89 days past due	0.01	0.01	67	0.01	0.01	55	0.03	0.01	88	0.01	0.02	39	0.01	0.02	32
	90+ days past due	0	0	80	0	0	74	0.01	0	91	0	0	76	0	0	65
	Nonaccrual	0.01	0.02	43	0.01	0.04	24	0	0.03	28	0.01	0.04	24	0	0.04	21
Commercial real estate	30-89 days past due	0.69	0.16	94	0.13	0.14	57	0.79	0.15	97	0.05	0.26	27	0.13	0.18	46
	90+ days past due	0.03	0.01	81	0.01	0.01	68	0.01	0.01	65	0.26	0.02	96	0.19	0.03	93
	Nonaccrual	0.22	0.32	45	0.69	0.52	68	0.39	0.38	58	1.05	0.62	76	0.46	0.23	80
Construction and development	30-89 days past due	0	0.22	16	0	0.12	18	0	0.17	17	0	0.28	11	0	0.28	12
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	67
	Nonaccrual	0	0.16	14	0	0.36	14	0	0.20	15	0	0.41	11	0	0.20	12
1-4 family	30-89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	0	0.17	19	0	0.07	21	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	73
	Nonaccrual	0	0.13	16	0	0.29	15	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30-89 days past due	0	0.04	29	0.11	0.06	79	0.08	0.07	71	0	0.09	22	0.14	0.08	79
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.03	0.07	61	0.07	0.14	60	0.04	0.17	57	0.15	0.11	72	0.13	0.05	81
Nonfarm non-residential	30-89 days past due	0.93	0.13	96	0.16	0.14	65	1.04	0.13	97	0.07	0.23	35	0.15	0.14	57
	90+ days past due	0.04	0.01	85	0.01	0.01	73	0.01	0.01	74	0.36	0.02	96	0.26	0.03	94
	Nonaccrual	0.29	0.39	47	0.94	0.66	71	0.52	0.45	62	1.41	0.80	79	0.61	0.28	84
Owner Occupied	30-89 days past due	0	0.04	29	0.10	0.04	82	0.02	0.04	39	0.06	0.07	56	0.12	0.07	73
	90+ days past due	0.02	0	89	0.01	0	85	0	0	37	0.01	0	82	0.25	0.01	98
	Nonaccrual	0.12	0.14	53	0.24	0.25	54	0.17	0.17	53	0.27	0.27	53	0.58	0.16	93
Other	30-89 days past due	0.92	0.08	96	0.05	0.09	60	1.03	0.08	97	0.01	0.14	30	0.03	0.07	43
	90+ days past due	0.02	0	87	0	0.01	36	0.01	0	84	0.34	0.01	96	0.01	0.01	75
	Nonaccrual	0.16	0.21	54	0.70	0.40	76	0.35	0.23	73	1.14	0.44	86	0.04	0.10	37
Farmland	30-89 days past due	0	0.11	30	0	0.11	30	0	0.10	31	9.72	0.11	99	0	0.23	23
	90+ days past due	0	0.01	43	43.64	0	99	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.63	22	0	1.10	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30-89 days past due	0	1.02	4	0	0.63	7	0	0.81	6	0	0.95	7	0	1.19	6
	90+ days past due	0	0.44	15	0	0.39	15	0	0.45	14	0	0.63	13	0	0.78	12
	Nonaccrual	0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	1,243,982	1,371,545	1,324,995	1,390,180	1,385,421
Retained earnings	-91,190	-186,476	-118,306	-206,818	361,082
Accumulated other comprehensive income (AOCI)	-122,999	14,772	-3,243	30,871	11,993
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,029,793	1,199,841	1,203,446	1,214,233	1,758,496
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	23,008	34,264	28,192	38,033	584,703
Accumulated other comprehensive income-related adjustments	-122,999	14,772	-3,243	30,871	11,993
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,129,784	1,150,805	1,178,497	1,145,329	1,161,800
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,129,784	1,150,805	1,178,497	1,145,329	1,161,800
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	22,260	22,209	22,235	22,183	22,132
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	22,260	22,209	22,235	22,183	22,132
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	22,260	22,209	22,235	22,183	22,132
<b>Tier 1 Capital</b>	1,152,044	1,173,014	1,200,732	1,167,512	1,183,932
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	172,778	74,568	74,658	74,479	74,303
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	85,363	94,630	84,080	95,017	63,675
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	258,141	169,198	158,738	169,496	137,978
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	258,141	169,198	158,738	169,496	137,978
Exited advanced approach tier 2 capital					
Total capital	1,410,185	1,342,212	1,359,470	1,337,008	1,321,910
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	11,297,214	12,424,930	11,472,938	12,482,789	13,278,596
Less: Deductions from common equity tier 1 capital	23,008	34,264	28,192	38,033	584,703
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	11,274,206	12,390,666	11,444,746	12,444,756	12,693,893
Total risk-weighted assets	8,718,059	8,025,970	7,850,331	8,302,987	9,628,669
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	12.96	11.85	73	14.34	12.66	78	15.01	12.37	84	13.79	12.35	78	12.07	12.11	53
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	13.21	12.53	69	14.62	13.44	71	15.30	13.11	82	14.06	13.08	75	12.30	12.78	46
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	16.18	14.37	81	16.72	15.42	76	17.32	14.91	83	16.10	15.23	71	13.73	14.36	48
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	10.22	9.08	81	9.47	9.11	66	10.49	8.98	84	9.38	9.13	60	9.33	9.76	44
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0	0	0	0		
Total property and casualty assets .....	0	0	0	0	0		
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0	0		
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity .....	0	0	0	0	0		
Total property and casualty equity .....	0	0	0	0	0		
Total life and health equity .....	0	0	0	0	0		
Total insurance underwriting net income .....	0	0	0	0	0		
Total property and casualty .....	0	0	0	0	0		
Total life and health .....	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0	0		
Unearned premiums (P/C) .....	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0		
Separate account liabilities (L/H) .....	0	0	0	0	0		
Insurance activities revenue .....	0	5,421	7,002	10,770	10,957	-100.00	-100.00
Other insurance activities income .....	0	5,421	7,002	10,770	10,957	-100.00	-100.00
Insurance and reinsurance underwriting income .....	0	0	0	0	0		
Premiums .....	0	0	0	0	0		
Credit related insurance underwriting .....	0	0	0	0	0		
Other insurance underwriting .....	0	0	0	0	0		
Insurance benefits, losses, expenses .....	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries .....	0	0	0	0	0		
Life insurance assets .....	237,544	235,421	235,690	232,690	227,888	0.90	69.52

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	51.63			52.30			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	48.37			47.70			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets .....	11.61			13.29			13.40			11.24			7.26		
<hr/>															
Insurance activities revenue / Adjusted operating income .....	0	0.36	13	2.69	0.37	94	1.60	0.36	87	2.73	0.41	91	2.43	0.47	91
Premium income / Insurance activities revenue .....	3.08			0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income .....	34.56			30.92			32.99			38.23			34.91		
Other premium income / Total premium income .....	65.44			69.08			67.01			61.77			65.09		
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Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C) .....	18.14			21.10			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H) .....	163.24			5.07			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums .....	3,806.36			-395.05			927.51			447.82			233.61		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	18.99	12.13	77	18.22	11.54	77	18.04	12	74	17.97	11.03	79	18.27	11.51	76
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name

City/State

## Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans		0.77			0.64			0.66			0.87			1.25	
Cost: Interest-bearing deposits		0.25			0.12			0.14			0.42			1.19	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases		11.61			-1.19			6.83			-2.40			22.48	
Total selected assets		18.50			3.19			9.48			2.04			12.40	
Deposits		-4.80			9.07			0.73			3.46			10.36	

BHC Name

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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### Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0.77	1.05	0.86	0.35	5.09

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

BHC Name

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RSSD Number

FR Dist.

Peer #

## Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	58,000	76,000	84,000	43,800	101,700	-23.68	202.97
Dividends .....	58,000	76,000	84,000	43,800	101,700	-23.68	222.22
Interest .....	0	0	0	0	0		-100.00
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	0	4,000	34,010	2,500	3,000	-100.00	
Dividends .....	0	4,000	34,000	2,500	3,000	-100.00	
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	10	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	58,000	80,000	118,010	46,300	104,700	-27.50	202.97
Securities gains (losses) .....	0	0	0	0	-7		-100.00
Other operating income .....	8	7	14	71	339	14.29	-99.17
Total operating income .....	58,008	80,007	118,024	46,371	105,032	-27.50	166.72
<b>Operating Expenses</b>							
Personnel expenses .....	457	458	915	997	999	-0.22	1.33
Interest expense .....	2,626	2,667	5,393	5,335	5,335	-1.54	-1.68
Other expenses .....	867	1,044	1,805	1,869	3,130	-16.95	-55.05
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	3,950	4,169	8,113	8,201	9,464	-5.25	-21.80
Income (loss) before taxes .....	54,058	75,846	109,919	35,914	96,494	-28.73	223.74
Applicable income taxes (credit) .....	-1,049	-1,085	-2,136	-2,719	-2,054		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	55,107	76,931	112,055	38,633	98,548	-28.37	220.33
Equity in undistributed income of subsidiaries .....	-11,796	-42,264	6,609	-571,650	-1,098		
Bank subsidiaries .....	-11,760	-39,699	10,745	-551,662	-599		
Nonbank subsidiaries .....	-36	-2,565	-4,136	-19,988	-499		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	43,311	34,667	118,664	-533,017	97,450	24.93	23.20
<b>Memoranda</b>							
Bank net income .....	46,240	36,301	94,745	-507,862	101,101	27.38	33.46
Nonbank net income .....	-36	1,435	29,864	-17,488	2,501		
Subsidiary holding companys' net income .....	0	0	0	0	0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	1,035,737	85.47	1,136,717	88.77	1,171,024	91.37	1,197,274	1,752,324	-8.88	-9.90
Common and preferred stock .....	1,029,107	84.93	1,130,087	88.26	1,164,394	90.85	1,190,644	1,745,694	-8.94	-7.62
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		-100.00
Other receivables .....	6,630	0.55	6,630	0.52	6,630	0.52	6,630	6,630	0.00	1005.00
Investment in nonbank subsidiaries .....	1,379	0.11	2,915	0.23	1,415	0.11	5,481	25,393	-52.69	-94.35
Common and preferred stock .....	1,379	0.11	2,915	0.23	1,415	0.11	5,481	25,393	-52.69	-94.35
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	158	4,840		-100.00
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	173,395	14.31	140,726	10.99	108,946	8.50	83,510	74,153	23.21	4.79
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0		
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	1,233	0.10	102	0.01	213	0.02	188	438	1108.82	15.99
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	1,211,744	100.00	1,280,460	100.00	1,281,598	100.00	1,286,611	1,857,148	-5.37	-11.02
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	172,711	14.25	74,500	5.82	74,590	5.82	74,411	74,232	131.83	134.07
Other liabilities .....	1,969	0.16	7,620	0.60	1,601	0.12	1,505	1,530	-74.16	-54.94
Balance due to subsidiaries and related institutions .....	23,014	1.90	22,951	1.79	22,972	1.79	22,922	22,822	0.27	48.57
Total liabilities .....	197,694	16.31	105,071	8.21	99,163	7.74	98,838	98,584	88.15	111.11
Equity Capital .....	1,014,050	83.69	1,175,389	91.79	1,182,435	92.26	1,187,773	1,758,564	-13.73	-20.04
Perpetual preferred stock (income surplus) .....	66	0.01	68	0.01	68	0.01	68	70	-2.94	-5.71
Common stock .....	528	0.04	528	0.04	528	0.04	528	523	0.00	28.16
Common surplus .....	1,424,016	117.52	1,423,015	111.13	1,423,378	111.06	1,427,171	1,462,998	0.07	35.18
Retained earnings .....	-107,000	-8.83	-210,994	-16.48	-139,386	-10.88	-233,344	361,082		
Accumulated other comprehensive income .....	-122,999	-10.15	14,772	1.15	-3,243	-0.25	30,871	11,993		
Other equity capital components .....	-180,561	-14.90	-52,000	-4.06	-98,910	-7.72	-37,521	-78,102		
Total liabilities and equity capital .....	1,211,744	100.00	1,280,460	100.00	1,281,598	100.00	1,286,611	1,857,148	-5.37	-11.02
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	23,014	1.90	22,951	1.79	22,972	1.79	22,922	22,822	0.27	48.57
Notes payable to subsidiaries that issued TPS .....	22,260	1.84	22,209	1.73	22,235	1.73	22,183	22,132	0.23	48.40
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name

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## Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital.....	7.36	10.52	17	5.94	12.64	5	10.18	11.94	38	-37.52	7.29	2	5.75	9.68	10
Bank net income / Average equity investment in banks.....	8.53	11.07	29	6.23	12.37	5	8.14	11.80	14	-36.57	7.45	2	6.03	10.51	9
Nonbank net income / Average equity investment in nonbanks.....	-5.16	10.05	4	80.20	13.40	97	347.85	13.12	99	-139.20	9.75	0	10.12	7.89	66
Subsidiary HCs net income / Average equity investment in sub HCs.....		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income.....	106.76	98.83	75	104.71	96.24	74	79.84	96.79	15		88.16		103.75	82.22	57
Nonbank net income / Parent net income.....		2.55		4.14	3.10	74	25.17	3.40	95		3.59		2.57	5.93	67
Subsidiary holding companies' net income / Parent net income.....		80.71			67.52			65.35			68.34			74	
<b>Leverage</b>															
Total liabilities / Equity capital.....	19.50	17.48	70	8.94	16.87	36	8.39	16.81	38	8.32	20.06	31	5.61	20.43	23
Total debt / Equity capital.....	17.03	12.15	73	6.34	11.60	45	6.31	11.71	45	6.26	14.41	41	4.22	14.31	38
Total debt + notes payable to subs that issued TPS / Equity capital.....	19.23	14.28	73	8.23	13.82	38	8.19	13.63	39	8.13	16.67	34	5.48	16.36	27
Total debt + Loans guaranteed for affiliate / Equity capital.....	17.03	12.21	73	6.34	11.69	44	6.31	11.77	45	6.26	14.68	40	4.22	14.56	38
Total debt / Equity capital – excess over fair value.....	17.03	12.27	73	6.34	11.71	45	6.31	11.81	45	6.26	14.52	41	4.22	14.51	38
Long-term debt / Equity capital.....	17.03	11.61	73	6.34	11.05	46	6.31	10.95	46	6.26	13.56	41	4.22	13.04	38
Short-term debt / Equity capital.....	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital.....	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital.....	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt.....	65.03	39.62	69	37.61	39.10	43	45	39.86	49	29.46	34.67	42	15.23	28.44	37
<b>Double Leverage</b>															
Equity investment in subs / Equity capital.....	101.62	103.92	44	96.39	103.07	14	98.59	103.22	25	100.70	102.81	39	100.71	103.22	42
Total investment in subs / Equity capital.....	102.27	109.01	34	96.96	108.26	10	99.15	108.40	19	101.26	110.16	29	101.09	111.07	31
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X).....	0.19	0.41	47	-0.61	0.25	8	-0.14	0.29	25		0.47		0.13	0.36	43
Equity investment in subs – equity cap / Net income-div (X).....	0.25	1.23	21		0.83			1.05			1.82		0.24	1.22	18
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends.....	397.13	126.15	94	494.67	138.64	93	367.84	152.85	93	109.66	136.59	39	196.23	177.68	62
Cash from ops + noncash items + op expense / Op expense + dividend.....	440.03	116.54	94	573.07	130.64	95	385.67	154.48	93	110.44	147.24	34	189.76	190.27	56
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	533.39	92.87	98	449.03	103.17	97	177.87	98.54	90	120.90	134.08	57	108.86	116.34	50
Pretax operating income + interest expense / Interest expense.....	2,158.57	1,457.38	78	2,943.87	1,479.01	85	2,138.18	1,835.33	72	773.18	2,016.32	41	1,908.70	1,968.54	64
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	1,943.10	1,417.74	75	2,688.60	1,667.11	80	1,956.11	1,770.77	69	699.87	1,539.23	40	1,634.09	1,632.83	62
Dividends + interest from subsidiaries / Interest expense + dividends.....	428.14	140.52	92	537.24	153.06	93	394.04	174.12	92	110.50	150.43	34	207.57	210.80	57
Fees + other income from subsidiaries / Salary + other expenses.....	0	10.93	34	0	12.78	34	0.37	11.92	64	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X).....		28.68			41.77			47.61			35.64			57.11	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets.....	-1.84	3.32	9	-1.73	3.64	9	-1.73	3.44	11	-1.72	3.85	12	-1.19	2.64	15
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due.....		0.36			0.21			0.17			0.10			0.04	
Nonaccrual.....		0.76			0.96			0.92			1.03			0.54	
Total.....		1.12			1.17			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries.....	0.01	1.69	39	0.03	1.79	43	0.01	1.76	41	0.05	2.66	44	0.20	5.62	51
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

City/State

## Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	19.82	82.17	10	15.89	78.46	11	21.91	66.37	15	94.64	81.10	66	45.77	57.84	46
Dividends declared / Net income .....	25.22	34	34	35.26	25.30	72	20.69	28.27	34		42.29		46.29	33.08	74
Net income – dividends / Average equity.....	5.50	7.04	39	3.85	9.64	6	8.07	8.62	50	-40.09	4.14	2	3.09	6.46	13
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	531.09	128.25	93	621.73	139.49	92	342.12	155.92	86	119.79	132.17	49	225.46	178.13	64
Dividends from nonbank subsidiaries .....	0	2.20	26	32.72	3.97	91	138.48	4.90	98	6.84	3.41	79	6.65	7.53	72
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	531.09	168.66	90	654.45	193.08	92	480.59	203.53	88	126.63	174.85	38	232.11	260.40	55
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	125.43	43.08	92	209.36	36.56	99	88.66	45.96	88		60.28		100.59	66.55	85
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	24		0.36		0	0.54	18
Management and service fees from bank subsidiaries .....	0	0.85	38	0	0.90	37	0	0.88	38		1.47		0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47		0		0	0	46
Operating income from bank subsidiaries .....	125.43	46.71	90	209.36	38.35	98	88.66	51.33	85		62.88		100.59	69.36	81
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		45.98		278.75	54.17	94	113.85	62.63	84		56.39		119.95	82.95	78
Interest income from nonbank subsidiaries.....		2.85		0	2.35	32	0	2.44	31		7.38		0	20.25	26
Management and service fees from nonbank subsidiaries .....		0.54		0	0.63	39	0	0.37	40		0.86		0	1.92	38
Other income from nonbank subsidiaries.....		0.18		0	0.08	46	0.03	0.07	89		0.16		0	1.06	43
Operating income from nonbank subsidiaries .....		54.49		278.75	76.16	89	113.88	87.22	76		79.84		119.95	150.41	64
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.99	65.33	88	94.99	67.82	54	71.17	74.16	25	94.46	69.76	52	96.83	67.32	63
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries .....	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	99.99	75.26	80	94.99	81.78	42	71.17	83.13	22	94.46	82.20	38	96.83	78.80	43
Dividends from nonbank subsidiaries .....	0	3.28	25	5	2.67	80	28.81	3.07	92	5.39	1.95	84	2.86	2.65	73
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0.01	0.01	90	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	0	5.58	20	5	6.48	72	28.82	4.67	88	5.39	4.70	75	2.86	7.29	65
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt .....	13.33	28.16	48	30.81	28.31	63	30.80	26.38	64	30.80	27.08	62	30.74	28.33	66